



**Service Vendor Professional Firms - Insurance Requirements**

The Kroger Co. and/or Kroger’s affiliates and subsidiaries may require higher insurance coverage limits and/or different coverages for certain product and service providers.

**Coverage provided by Insurance Carriers rated A- or higher by A.M. Best**

**The following wording must be included in the Description of Operations box on all Certificates:**

- > “The Kroger Co. and its subsidiaries, affiliates, directors, officers, agents and employees are Additional Insureds with respect to General Liability and Auto Liability”
- > “All insurance policies (excluding Workers’ Compensation) are Primary and Non-Contributory to any other insurance owned, secured or in place by The Kroger Co.”
- > A Waiver of Subrogation in favor of The Kroger Co. applies to all coverages (excluding Professional Liability) evidenced on the Certificate of Insurance

**Certificate Holder Name and Address:  
The Kroger Co. and Kroger’s affiliates and subsidiaries  
C/o The Kroger Co.  
1014 Vine Street  
Cincinnati, OH 45202**

**General Liability**

Commercial General Liability	<b>Yes</b>
Occurrence Basis	<b>Yes</b>
Product Liability / Completed Operations	<b>Yes</b>
Each Occurrence	<b>\$2,000,000</b>

**Professional Liability Coverage / Errors and Omissions Insurance**

Per Claim	<b>\$2,000,000</b>
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**Auto Liability** (for any supplier whose employees or agents will be driving onto any premise owned or leased by The Kroger Co. or making delivery on behalf of The Kroger Co.)

Any Auto	<b>Yes</b>
Combined Single Limit	<b>\$1,000,000</b>

**Workers Compensation**

Statutory Limits	<b>Yes</b>
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**Employers Liability**

Each Accident	<b>\$500,000</b>
Disease Policy Limit	<b>\$500,000</b>
Disease Each Employee	<b>\$500,000</b>

*Note: a) Required coverage limits can be achieved through a combination of Primary & Excess Liability coverage. Excess coverage must “drop down” for exhausted underlying aggregate limits of liability coverage. b) In certain instances, “Claims Made” policies may be acceptable with automatic tail coverage of 5 years.*

Please **UPLOAD** your compliant certificate to your vendor record within Kroger’s Supplier Information Management (SIM) program. If a certificate is uploaded to your vendor record, a paper copy of the certificate is not required to be mailed. If you have not yet registered in the program, please visit [www.thekrogerco.com](http://www.thekrogerco.com) to begin the supplier self-registration process.

<b>Contact Name:</b>	<b>Contact Title / Company:</b>	<b>Contact Phone:</b>	<b>Contact e-Mail:</b>
Supplier Integrity Team	Supplier Integrity - Kroger	1-844-277-6165	<a href="mailto:suppliercompliance@kroger.com">suppliercompliance@kroger.com</a>

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